

Republican Reforms to Lower Health Care Costs, Provide Better Care and Protect Jobs

Americans want a step-by-step, common-sense approach to health care reform. Republicans promote health care reforms that focus on lowering health care premiums for families and small businesses, increasing access to affordable, high-quality care, and promoting healthier lifestyles – without adding to the crushing debt Washington has placed on our children and grandchildren. Following are the key elements of the Republican alternative offered during the debate on ObamaCare. This is not an exhaustive list of all health reform proposals.

- **Lowering health care premiums.** GOP proposals will lower health care premiums for American families and small businesses, addressing Americans' number-one priority for health care reform. Lower premiums—CBO has estimated previous proposals to lower premiums up to 10% for coverage through small businesses, 8% in the individual market, and 3% in the large employer group—are a result of financing state-based reforms that lower premiums, ending junk lawsuits, and increasing competition and access to insurance products for small businesses and individuals.
- **Establishing Universal Access Programs to guarantee access to affordable care for those with pre-existing conditions.** GOP proposals create Universal Access Programs that expand and reform high-risk pools and reinsurance programs to guarantee that all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable care – while lowering costs for all Americans.
- **Ending junk lawsuits.** GOP proposals help end costly junk lawsuits and curb defensive medicine by enacting medical liability reforms.
- **Prevents insurers from unjustly cancelling a policy or instituting lifetime spending caps.** GOP proposals prohibit an insurer from cancelling a policy unless a person commits fraud or conceals material facts about a health condition. GOP proposals also make it illegal for an insurance company to deny coverage to someone with prior coverage on the basis of a pre-existing condition. The proposals also prohibit insurance plans from instituting lifetime spending limits.
- **Encouraging Small Business Health Plans.** GOP proposals give small businesses the power to pool together and offer health care at lower prices, just as corporations and labor unions do.
- **Encouraging innovative state programs.** GOP proposals reward innovation by providing incentive payments to states that reduce premiums and the number of uninsured.
- **Allowing Americans to buy insurance across state lines.** GOP proposals allow Americans to shop for coverage from coast to coast by allowing Americans living in one state to purchase insurance in another.
- **Promoting healthier lifestyles.** GOP proposals promote prevention & wellness by giving employers greater flexibility to financially reward employees who adopt healthier lifestyles.
- **Enhancing Health Savings Accounts (HSAs).** GOP proposals create new incentives to save for future and long-term care needs by allowing qualified participants to use HSAs to pay premiums.